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| Information to identify the case: | | |
| Debtor 1 | Leonard R Pohl First Name Middle Name Last Name | Social Security number or ITIN xxx-xx-8590 EIN ----- |
| Debtor 2 (Spouse, if filing) | Dorothy I Pohl First Name Middle Name Last Name | Social Security number or ITIN xxx-xx-1199 EIN ----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: 20-70252-JAD | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leonard R Pohl

Dorothy I Pohl

11/28/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Leonard R Pohl
Dorothy I Pohl
Debtors

Case No. 20-70252-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Nov 28, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

| Recip ID | Recipient Name and Address |
|--------------------|--|
| db/jdb 15243957 | + Leonard R Pohl, Dorothy I Pohl, 258 Southmont Boulevard, Johnstown, PA 15905-2831 + Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address EDI: PENNDEPTREV | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Nov 29 2023 05:15:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Nov 29 2023 00:37:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Nov 29 2023 05:15:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Nov 29 2023 00:37:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: RECOVERYCORP.COM | Nov 29 2023 05:15:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Nov 29 2023 00:35:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 15243950 | + Email/Text: backoffice@affirm.com | Nov 29 2023 00:38:00 | Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 15243951 | + EDI: BANKAMER | Nov 29 2023 05:15:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238 |
| 15263802 | + EDI: BANKAMER2 | Nov 29 2023 05:15:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 15243952 | + EDI: CAPITALONE.COM | Nov 29 2023 05:15:00 | Capital One - WalMart, P.O. Box 71087, Charlotte, NC 28272-1087 |
| 15251778 | EDI: CAPITALONE.COM | Nov 29 2023 05:15:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15243953 | + EDI: CAPITALONE.COM | Nov 29 2023 05:15:00 | Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15243954 | + EDI: CITICORP | | |

District/off: 0315-7

User: auto

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| 15243955 | + EDI: WFNNB.COM | Nov 29 2023 05:15:00 | Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 15246375 | EDI: DISCOVER | Nov 29 2023 05:15:00 | Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120 |
| 15243956 | + EDI: DISCOVER | Nov 29 2023 05:15:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15269229 | ^ MEBN | Nov 29 2023 00:24:01 | HSBC Bank USA, N. A., 2929 Walden Ave C9, Attn:Business Services, Depew, NY 14043-2690 |
| 15243958 | + EDI: HFC.COM | Nov 29 2023 05:15:00 | Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013 |
| 15243959 | EDI: JPMORGANCHASE | Nov 29 2023 05:15:00 | Jpmcb Card, Po Box 15369, Wilmington, DE 19850 |
| 15250814 | + Email/Text: RASEBN@raslg.com | Nov 29 2023 00:35:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 15265166 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Nov 29 2023 00:36:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 15268438 | Email/PDF: resurgentbknotifications@resurgent.com | Nov 29 2023 00:48:23 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15270596 | EDI: PRA.COM | Nov 29 2023 05:15:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541 |
| 15243960 | + Email/Text: bankruptcyteam@quickenloans.com | Nov 29 2023 00:38:00 | Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573 |
| 15256884 | + Email/Text: bankruptcyteam@quickenloans.com | Nov 29 2023 00:38:00 | Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 15243961 | + EDI: SYNC | Nov 29 2023 05:15:00 | Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015 |
| 15243962 | + EDI: SYNC | Nov 29 2023 05:15:00 | Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005 |
| 15244679 | + EDI: SYNC | Nov 29 2023 05:15:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15261363 | EDI: USBANKARS.COM | Nov 29 2023 05:15:00 | U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108 |
| 15243963 | EDI: USBANKARS.COM | Nov 29 2023 05:15:00 | Us Bank, Cb Disputes, Saint Louis, MO 63166 |
| 15243964 | + EDI: USAA.COM | Nov 29 2023 05:15:00 | Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600 |
| 15266908 | EDI: AIS.COM | Nov 29 2023 05:15:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | QUICKEN LOANS, INC |
| cr | | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/ |

District/off: 0315-7

User: auto

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TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com |
| Brian Nicholas | on behalf of Creditor QUICKEN LOANS INC bnicholas@kmllawgroup.com |
| Denise Carlon | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com |
| Kenneth P. Seitz | on behalf of Debtor Leonard R Pohl thedebterasers@aol.com |
| Kenneth P. Seitz | on behalf of Joint Debtor Dorothy I Pohl thedebterasers@aol.com |
| Maria Miksich | on behalf of Creditor QUICKEN LOANS INC mmiksich@kmllawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmeccf@chapter13trusteewdpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com |

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